

ABSTRACT

A loan system of a financial institution for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, including an account opening unit for receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts corresponding the information, a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier, from a supplier's collecting system, an ordinary account transfer unit for transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information transferred from agent terminals, and a loan account transfer unit for transferring loans, each loan processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal.